

United States Bankruptcy Court
Eastern District of Wisconsin

In re:
Rhonda T Anderson
Debtor

Case No. 15-27793-mdm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0757-2

User: admin
Form ID: bl8

Page 1 of 1
Total Noticed: 27

Date Rcvd: Oct 29, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2015.

db
9389510 +Rhonda T Anderson, 6008 West Florist Ave Apt 1, Milwaukee, WI 53218-2024
9389511 +ACS, 501 Bleecker St, Utica, NY 13501-2401
9389513 Attorney Jonathan D McCollister, 9312 W. National Ave., West Allis, WI 53227-1542
9389514 Aurora Health Care, P.O. Box 091700, Milwaukee, WI 53209-8700
9389515 +Aurora Sinai Medical Center, PO Box 343910, Milwaukee, WI 53234-3910
9389518 Citibank, P.O. Box 769004, San Antonio, TX 78245-9004
9389521 Dynacare Laboratories, P.O. Box 26157, Wauwatosa, WI 53226-0157
9389522 +Fed Loan Services, PO Box 60610, Harrisburg, PA 17106-0610
9389524 +First Financial Investments, 3091 Governors Lake Dr, Peachtree Corners, GA 30071-1135
9389527 +National Credit System, Attn: Bankruptcy, PO Box 312125, Atlanta, GA 31131-2125
9389528 +Pediatric Diagnostic Imaging, 8522 W. Capital Drive, Milwaukee, WI 53222-1827
9389529 +Progressive Insurance, Subrogation Unit, P.O. Box 43258, Richmond Heights, OH 44143-0258
9389531 +State Collection Service, 2509 S Stoughton Rd, Madison, WI 53716-3314
9389533 +VG Lubsey MD, 5300 West Villard, Milwaukee, WI 53218-4345
9389534 Waukesha Mem Hosp -5198, 725 American Avenue, Waukesha, WI 53188-5099

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

9389512 +EDI: RMCB.COM Oct 30 2015 01:08:00 AMCA, 2269 S Saw Mill, Elmsford, NY 10523-3832
9389511 +Fax: 864-336-7400 Oct 30 2015 01:42:30 Advance America, 10442 W Silver Spring Dr,
Milwaukee, WI 53225-3250
9389516 +EDI: WFNNB.COM Oct 30 2015 01:13:00 Boston Store, 3100 Easton Square Pl,
Columbus, OH 43219-6232
9389517 +EDI: STFC.COM Oct 30 2015 01:13:00 Cach Llc/Square Two Financial, Attention: Bankruptcy,
4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485
9389519 +EDI: CCS.COM Oct 30 2015 01:08:00 Credit Collections Service, PO Box 773,
Needham, MA 02494-0918
9389520 +EDI: CMIGROUP.COM Oct 30 2015 01:13:00 Credit Management Lp, 4200 International Pkwy,
Carrollton, TX 75007-1912
9389523 +E-mail/Text: bankos@facpaid.com Oct 30 2015 01:16:59 Federated Adjustment Company,
PO Box 170680, Milwaukee, WI 53217-8056
9389525 +E-mail/Text: bankruptcy@rentacenter.com Oct 30 2015 01:18:50 Get It Now,
6203 N. Teutonia Ave., Milwaukee, WI 53209-3648
9389526 +E-mail/Text: saccounts@matc.edu Oct 30 2015 01:18:16 MATC, 700 W State St,
Milwaukee, WI 53233-1443
9389530 +EDI: DRIV.COM Oct 30 2015 01:13:00 Santander Consumer Usa, PO Box 961245,
Ft Worth, TX 76161-0244
9389532 +E-mail/Text: dl-ral-collectionshelpdesk2@twcable.com Oct 30 2015 01:18:25 Time Warner Cable,
1320 North Martin Luther King Drive, Milwaukee, WI 53212-4002
9389535 +E-mail/Text: Bankruptcy-Notifications@we-energies.com Oct 30 2015 01:17:03
Wisconsin Electric, Attention: Jill Costello, PO Box 2046 Room A130,
Milwaukee, WI 53201-2046

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2015 at the address(es) listed below:

Bruce A. Lanser wil0@ecfcbis.com
James L. Miller on behalf of Debtor Rhonda T Anderson aport@millermillerlaw.com,
millermillerlaw1@gmail.com
Office of the U. S. Trustee ustpregion11.mi.ecf@usdoj.gov

TOTAL: 3

United States Bankruptcy Court

Eastern District of Wisconsin

Case No. 15-27793-mdm

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Rhonda T Anderson
6008 West Florist Ave Apt 1
Milwaukee, WI 53218

Social Security / Individual Taxpayer ID No.:

xxx-xx-8213

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 10/28/15

Margaret Dee McGarity
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.